

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JAMES K. LYNCH
TINA I. LYNCH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-20931 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/14/2016 and confirmed on 12/20/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,543.74
Less Refunds to Debtor	97.70	
TOTAL AMOUNT OF PLAN FUND		107,446.04

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,729.00	
Trustee Fee	5,209.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,938.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 3725	0.00	28,558.39	0.00	28,558.39
	BANK OF NEW YORK MELLON - TRUSTEE Acct: 3725	1,866.86	1,866.86	0.00	1,866.86
	HEALTHCARE FIRST CU* Acct: 9410	0.00	0.00	0.00	0.00
	HEALTHCARE FIRST CU* Acct: 9540	0.00	0.00	0.00	0.00
	HEALTHCARE FIRST CU* Acct: 9540	0.00	0.00	0.00	0.00
	STERLING JEWELERS INC D/B/A KAY JEV Acct: 0491	0.00	0.00	0.00	0.00
	STERLING JEWELERS INC D/B/A KAY JEV Acct: 541	0.00	0.00	0.00	0.00
	NORTHWEST CONSUMER DISCOUNT CO Acct: 5175	0.00	0.00	0.00	0.00
	HEALTHCARE FIRST CU* Acct: 9540	0.00	0.00	0.00	0.00
	HEALTHCARE FIRST CU* Acct: 9540	0.00	0.00	0.00	0.00
	HEALTHCARE FIRST CU* Acct:	57,625.00	57,625.00	9,135.25	66,760.25
					97,185.50

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	JAMES K. LYNCH Acct:	0.00	0.00	0.00	0.00
	JAMES K. LYNCH Acct:	97.70	97.70	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	2,729.00	2,729.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	ALLY FINANCIAL LEASE TRUST Acct: 8878	0.00	0.00	0.00	0.00
	*** NONE ***				
Unsecured					
	MIDLAND FUNDING LLC Acct: 0625	687.18	44.36	0.00	44.36
	ATLANTIC BROADBAND* Acct:	0.00	0.00	0.00	0.00
	BEST BUY++ Acct: 1594	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA CABELAS C Acct: 3689	1,041.23	67.20	0.00	67.20
	CAPITAL ONE BANK (USA) NA CABELAS C Acct: 7060	1,016.22	65.59	0.00	65.59
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 2852	1,595.24	102.96	0.00	102.96
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 5949	4,924.73	317.86	0.00	317.86
	CLIENT SERVICES Acct: 7694	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC, ASSIGNEE Acct: 2297	834.30	53.84	0.00	53.84
	DISCOVER BANK(*) Acct: 6996	1,052.85	67.95	0.00	67.95
	DISH NETWORK Acct:	0.00	0.00	0.00	0.00
	GANDER MOUNTAIN++ Acct: 5479	0.00	0.00	0.00	0.00
	GE CAPITAL/HOME DEPOT++ Acct: 3698	0.00	0.00	0.00	0.00
	JEEP MASTER CARD Acct: 7724	0.00	0.00	0.00	0.00
	MAURICES Acct: 5315	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 1706	3,144.50	202.96	0.00	202.96
	MIDLAND FUNDING LLC Acct: 2793	705.98	45.57	0.00	45.57
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5796	153.44	9.90	0.00	9.90
	MIDLAND FUNDING LLC Acct:	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 7724	777.95	50.22	0.00	50.22
	BILL ME LATER INC A/S/F SYNCHRONY B/ Acct: 9213	267.39	17.26	0.00	17.26
	HEALTHCARE FIRST CU* Acct:	19,781.15	1,276.74	0.00	1,276.74
	NAVIENT PC TRUST Acct: 3601	39,595.19	0.00	0.00	0.00
	ROBERTSON ANSCHUTZ & SCHNEID PL Acct:	0.00	0.00	0.00	0.00
	MARIO HANYON ESQ Acct:	0.00	0.00	0.00	0.00
					2,322.41
TOTAL PAID TO CREDITORS					99,507.91

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	59,491.86
UNSECURED	75,577.35

Date: 06/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JAMES K. LYNCH

TINA I. LYNCH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-20931 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James K. Lynch
Tina I. Lynch
Debtors

Case No. 16-20931-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 25, 2021

User: msch
Form ID: pdf900

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James K. Lynch, Tina I. Lynch, 6970 Route 711, Seward, PA 15954-2028
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60055-0001
cr	+ Health Care First Credit Union, 1152 Franklin Street, Johnstown, PA 15905-4310
cr	+ THE BANK OF NEW YORK MELLON, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
14196017	+ Atlantic Broadband, 120 Southmont Blvd., Johnstown, PA 15905-4291
14196028	Jeep Mastercard, P.O. Box 3412, Omaha, NE 68103-0412
14196029	+ Kay Jewelers, P.O. Box 3680, Akron, OH 44398-0001
14196032	+ Ocwen Loan Servicing, LLC, P.O. Box 6440, Carol Stream, IL 60197-6440
14196034	+ Sears Cardmember Services, P.O. Box 6275, Sioux Falls, SD 57117-6275
14260240	The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2021 23:30:00	Midland Credit Management, Inc., Po Box 2011, Warren, MI 48090-2011
cr	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:30:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14196015	+ Email/Text: ally@ebn.phinsolutions.com	Jun 25 2021 23:29:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14196014	+ Email/Text: ally@ebn.phinsolutions.com	Jun 25 2021 23:29:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14201746	Email/Text: ally@ebn.phinsolutions.com	Jun 25 2021 23:29:00	Ally Financial Lease Trust, PO Box 130424, Roseville, MN 55113-0004
14196018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2021 23:29:19	Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14256382	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2021 23:30:06	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14196019	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 25 2021 23:29:17	Cabela's Club Visa, P.O. Box 82519, Lincoln, NE 68501-2519
14196020	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 25 2021 23:29:17	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15032950	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 25 2021 23:43:18	Capital One Bank (USA) N.A Cabelas Club Visa,

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			By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14218424	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 25 2021 23:29:02	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14196021	+ Email/Text: mediamanagers@clientservices.com	Jun 25 2021 23:29:00	Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
14196022	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 25 2021 23:29:04	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14196023	+ Email/Text: mrdiscen@discover.com	Jun 25 2021 23:29:00	Discover, P.O. Box 71084, Charlotte, NC 28272-1084
14202927	+ Email/Text: mrdiscen@discover.com	Jun 25 2021 23:29:00	Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
14196024	Email/Text: Bankruptcy.Consumer@dish.com	Jun 25 2021 23:30:00	Dish Network, P.O. Box 4034, Woburn, MA 01888
14196025	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2021 23:30:00	Gander Mtn, p.o box 659465, San Antonio, TX 78265-9465
14196026	+ Email/Text: megan@healthcarefirstcu.com	Jun 25 2021 23:31:00	Healthcare First Credit Union, 1152 Franklin Street, Johnstown, PA 15905-4310
14196027	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2021 23:29:19	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
14196016	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 25 2021 23:29:00	Amazon/Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886
14252266	Email/PDF: resurgentbknotifications@resurgent.com	Jun 25 2021 23:29:19	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14236377	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 25 2021 23:30:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14196030	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2021 23:30:00	Maurice's, P.O. Box 182125, Columbus, OH 43218-2125
15172667	Email/PDF: pa_dc_claims@navient.com	Jun 25 2021 23:28:31	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14264059	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2021 23:28:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14196033	+ Email/PDF: gecsed@recoverycorp.com	Jun 25 2021 23:28:58	PayPal Credit Services/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
14196035	Email/PDF: gecsed@recoverycorp.com	Jun 25 2021 23:28:23	SYNCB/Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
14952611	+ Email/Text: bncmail@w-legal.com	Jun 25 2021 23:30:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14201747	+ Email/Text: ecf@buckleyking.com	Jun 25 2021 23:29:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14249015	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jun 25 2021 23:29:17	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14196036	+ Email/PDF: gecsed@recoverycorp.com	Jun 25 2021 23:28:23	WalMart Discover, P.O. Box 981064, El Paso, TX 79998-1064

TOTAL: 31

District/off: 0315-2

User: msch

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		OCWEN LOAN SERVICING, LLC, AS SERVICER FOR THE BAN
cr		THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW
cr		The Bank Of New York Mellon, As Successor Trustee
cr		The Bank of New York Mellon etal
cr		The Bank of New York Mellon, f/k/a The Bank of New
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
cr	*+	Healthcare First Credit Union, 1152 Franklin Street, Johnstown, Pa 15905-4310
15032951	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14196031	##+	Northwest Consumer Discount Company, P.O. Box 5487, Johnstown, PA 15904-5487

TOTAL: 5 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Trustee for NovaStar Mortgage Funding Trust, Series 2004-4, NovaStar Home Equity Loan A andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-17 bnicholas@kmlawgroup.com
Chrisovalanate P. Fliakos	on behalf of Creditor The Bank Of New York Mellon As Successor Trustee et al., pawb@fedphe.com
Kenneth P. Seitz	on behalf of Plaintiff Tina I. Lynch thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Joint Debtor Tina I. Lynch thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff James K. Lynch Jr. thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor James K. Lynch thedebterasers@aol.com
Mario J. Hanyon	on behalf of Creditor The Bank of New York Mellon etal wbecf@brockandscott.com mario.hanyon@brockandscott.com

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Mario J. Hanyon

on behalf of Creditor The Bank Of New York Mellon As Successor Trustee et al., wbecf@brockandscott.com,
mario.hanyon@brockandscott.com

Maura P. McIntyre

on behalf of Creditor Ditech Financial LLC maura.mcintyre@squirepb.com cle_dckt@squirepb.com

Natalie N. Piscione

on behalf of Creditor Health Care First Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor OCWEN LOAN SERVICING LLC, AS SERVICER FOR THE BANK OF NEW YORK MELLON
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Peter W. Wapner

on behalf of Creditor The Bank of New York Mellon etal peter.wapner@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor The Bank of New York Mellon etal pawb@fedphe.com

Timothy S. Lijewski

on behalf of Creditor Healthcare First Credit Union covellilawoffices@yahoo.com jcovelli@covellilaw.com

TOTAL: 17